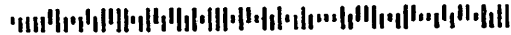


**R. A. ROGERS, INC.**

Collection Consultants

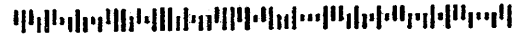
P.O. BOX 3302  
CROFTON MD 21114-0302  
ADDRESS SERVICE REQUESTED

*\$22.00  
Amount*



P5768100K04791 -470053008 104792

KENESHA YO HARGRAVE  
2300 VANTAGE DR APT 3072  
WOODBIDGE VA 22191-4172



R.A. ROGERS, INC.  
P.O. BOX 3302  
CROFTON MD 21114-0302

Dec 29, 2015

Pin #. :  
40798479

Account No. :  
453523

Total Amount Due :  
\$ 1278.60

✕ Detach Upper Portion And Return With Payment ✕

COMMONWEALTH ONE FCU      ODP CHG OFF      1278.60

Dear KENESHA YO HARGRAVE,

This debt has been sent to us for collection. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

Your check dated up to 30 days in advance will be accepted as payment in full. To insure proper credit, return the upper portion of this notice with your payment. In the event there is interest or other charges accruing on your account, the amount due may be greater than the amount shown above after the date of this notice. We conform to the Fair Debt Collection Practices Act (PL 95-109).

Questions? Call MR GALE XT 120 at (301) 858-1200 or (410)793-3840. Please have your Account No. available when you call.

Sincerely,

*R. A. Rogers, Inc.*  
R. A. Rogers, Inc.

EXHIBIT A

You may now make payments online with your Visa Mastercard, or check on our website [www.rarogersinc.com](http://www.rarogersinc.com). You will need your account number, pin number and social security number for access.

